

**Information to identify the case:**

Debtor 1	<u>Jose A. Marrero</u>	Social Security number or ITIN	xxx-xx-2491
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Consuelo O Marrero</u>	Social Security number or ITIN	xxx-xx-6979
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-28613-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose A. Marrero

Consuelo O Marrero

12/14/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Jose A. Marrero  
Consuelo O Marrero  
DebtorsCase No. 12-28613-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 83

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb  
cr +Jose A. Marrero, Consuelo O Marrero, 1271 Glenn Ave, Union, NJ 07083-5225  
+Atlanta Postal Credit Union, Albert F. Nasuti, Thompson, O'Brien, Kemp et al,  
4845 Jimmy Carter Blvd., Norcross, GA 30093-3641  
cr +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid,  
6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
sp +Richard J. Camera, 1279 ROUTE 300, P.O.B. 1111, Newburgh, NY 12551-1111  
513283573 +ATLANTA POSTAL CREDIT UNION, Thompson, O'Brien, Kemp & Nasuti, 40 TECHNOLOGY PKWY SOUTH,  
SUITE 300, NORCROSS, GEORGIA 30092-2924  
513789796 +ATLANTA POSTAL CREDIT UNION, 40 TECHNOLOGY PKWY SOUTH, SUITE 300,  
NORCROSS, GEORGIA 30092-2924  
517091789 +Allianceone Receivables Management, PO Box 2449, Gig Harbor, WA 98335-4449  
513235824 +Allied Credit/Alliance One, Attn: Bankruptcy, PO Box 2449, Gig Harbor, WA 98335-4449  
513235825 +Allied Credit/Alliance One, 6565 Kimball Dr, Gig Harbor, WA 98335-1206  
513235826 +American Water Company, NJ AWC/ Raritan, PO BOX 371476, Pittsburgh, PA 15250-7476  
513235829 +Atlanta Post, 3900 Crown Road, Atlanta, GA 30380-0001  
513235827 +Atlanta Post, Attn: Gayle, 3900 Crown Rd., Atlanta, GA 30380-0001  
513235832 +Atlanta Post fc, Attn: Gayle, 3900 Crown Rd., Atlanta, GA 30380-0001  
514351175 +Atlanta Postal Credit Union, 501 Pulliam St. SW, Ste. 350, Atlanta, GA 30312-2750  
513495678 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
513285865 +Costco, 1055 Hudson Street, Union, NJ 07083-6809  
516260712 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605  
513235841 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
513235842 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
513285869 +Elizabethtown Gas, PO BOX 4569, Location 6250, Atlanta, GA 30302-4569  
513235843 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241  
513235844 +Experian, PO BOX 9701, Allen, TX 75013-9701  
513235846 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
513235845 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
513441618 +GMAC Mortgage LLC as servicer for Deutsche Bank Na, c/o Zucker Goldberg & Ackerman,  
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
513235847 +Gmac Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
513235861 +Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
513285873 Northampton County District Attorney, Bad Check Restitution Program, PO BOX 1150,  
Easton, PA 18044-1150  
513285870 Northfield Surgical Center, 741 Northfield Ave, Suite 102, West Orange, NJ 07052-1104  
513285867 +Orthopedic Specialists of NJ, 87 Summit Ave, Hackensack, NJ 07601-1262  
513235864 +Overlook Hospital, c/o Celentano, Stadtmauer & Walentowicz., 1035 Route 46 East,  
Clifton, NJ 07013-2468  
513246677 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
513235867 +PSE&G, PO BOX 14444, New Brunswick, NJ 08906-4444  
513235865 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
513235866 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908  
513235869 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of NJ Division of Taxation, PO BOX 187,  
Trenton, NJ 08695-0187)  
513285863 +Shop Rite, 2661 Morris Ave, Union, NJ 07083-5656  
513285866 St Barnabas Medical Center, C/o Celentano, Stadtmauer et al, PO BOX 2594,  
Clifton, NJ 07015-2594  
513285872 +Township of Union, Office of the Tax Collector, 1976 Morris Ave, Union, NJ 07083-3597  
513235871 +Trans Union, PO BOX 2000, Chester, PA 19016-2000  
517091791 U.S. Dept. of Education, PO Box 530260, Payment Center, Atlanta, GA 30353-0260  
513298120 +US Postal Service, AllianceOne Receivables Mmgt., Inc., POB 2449,  
Gig Harbor, WA 98335-4449  
513235873 +Us Dept Of Education, PO Box 5609, Greenville, TX 75403-5609  
513235872 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609,  
Greenville, TX 75403-5609  
513285868 +Verizon Wireless, PO BOX 4003, Acworth, GA 30101-9004  
513235875 +Vzw Ne, 2000 Corporate Dr, Orangeburg, NY 10962-2634  
513285864 +Westgate Resort, Town Center, 2770 Old Lake Wilson Road, Kissimmee, Fl 34747-1801

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 14 2017 22:45:14 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 14 2017 22:45:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235cr EDI: RECOVERYCORP.COM Dec 14 2017 22:28:00 Recovery Management Systems Corp,  
25 SE 2nd Avenue, Ste 1120, Miami, FL 33131-1605513285871 EDI: AFNIRECOVERY.COM Dec 14 2017 22:28:00 Afni Inc, 1310 MLK Drive, PO BOX 3427,  
Bloomington, IL 61702-3427513235822 +EDI: AFNIRECOVERY.COM Dec 14 2017 22:28:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,  
Bloomington, IL 61702-3097

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User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513235823 +EDI: AFNIRECOVERY.COM Dec 14 2017 22:28:00 Afni, Inc., Po Box 3427,  
Bloomington, IL 61702-3427  
513507650 +EDI: AFNIRECOVERY.COM Dec 14 2017 22:28:00 Afni, Inc., PO Box 3667,  
Bloomington, IL 61702-3667  
513383227 EDI: AIS.COM Dec 14 2017 22:28:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
513276609 EDI: AIS.COM Dec 14 2017 22:28:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
513519971 EDI: RESURGENT.COM Dec 14 2017 22:28:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Laboratory, Corporation of America Holdings,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
513235834 EDI: CAPITALONE.COM Dec 14 2017 22:23:00 Capital One, N.a., Po Box 85520,  
Richmond, VA 23285  
513235837 EDI: CITICORP.COM Dec 14 2017 22:23:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195  
513498624 EDI: BL-BECKET.COM Dec 14 2017 22:28:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
513235833 +EDI: CAPITALONE.COM Dec 14 2017 22:23:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
513235835 +EDI: CHASE.COM Dec 14 2017 22:28:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
513235839 +EDI: CITICORP.COM Dec 14 2017 22:23:00 Citibank Usa, Po Box 6497,  
Sioux Falls, SD 57117-6497  
514394408 EDI: RMSC.COM Dec 14 2017 22:23:00 GE Capital Retail Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
513235852 +EDI: HFC.COM Dec 14 2017 22:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
513235849 +EDI: HFC.COM Dec 14 2017 22:23:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,  
Carol Stream, IL 60197-5213  
513235855 +EDI: IRS.COM Dec 14 2017 22:23:00 Internal Revenue Service, PO BOX 7346,  
Philadelphia, PA 19101-7346  
513235859 +EDI: CBSKOHL.S.COM Dec 14 2017 22:23:00 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115  
513235860 +EDI: MID8.COM Dec 14 2017 22:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
513860082 +EDI: AIS.COM Dec 14 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513860081 EDI: AIS.COM Dec 14 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
513512597 +E-mail/Text: bknotice@ncmlc.com Dec 14 2017 22:45:20 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
513361959 +E-mail/Text: csc.bankruptcy@amwater.com Dec 14 2017 22:45:53 New Jersey American Water,  
POB 578, Alton, IL 62002-0578  
513681324 EDI: PRA.COM Dec 14 2017 22:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
513526971 EDI: PRA.COM Dec 14 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na,  
POB 41067, Norfolk VA 23541  
513490372 EDI: PRA.COM Dec 14 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
PO Box 41067, Norfolk VA 23541  
513881954 +EDI: PRA.COM Dec 14 2017 22:23:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513881953 +EDI: PRA.COM Dec 14 2017 22:23:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
513271494 +E-mail/Text: bankruptcy@pseg.com Dec 14 2017 22:44:33 PSEG, PO BOX 490,  
Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490  
513235868 +E-mail/Text: bankruptcy@pseg.com Dec 14 2017 22:44:33 Public Service Electric & Gas,  
Credit & Collection Center, PO BOX 490, Cranford, NJ 07016-0490  
513235870 EDI: TDBANKNORTH.COM Dec 14 2017 22:28:00 TD Bank, PO Box 4700, Lewiston, ME 04243  
513510568 EDI: VERIZONWIRE.COM Dec 14 2017 22:23:00 VERIZON WIRELESS, PO BOX 3397,  
BLOOMINGTON, IL 61702-3397  
513235874 +EDI: VERIZONWIRE.COM Dec 14 2017 22:23:00 Vzw Ne, Attention: Verizon Wireless Department,  
Po Box 3397, Bloomington, IL 61702-3397

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513235830\* +Atlanta Post, 3900 Crown Road, Atlanta, GA 30380-0001  
513235831\* +Atlanta Post, 3900 Crown Road, Atlanta, GA 30380-0001  
513235828\* +Atlanta Post, Attn: Gayle, 3900 Crown Rd., Atlanta, GA 30380-0001  
513235838\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
Po Box 20363, Kansas City, MO 64195)  
513235836\* +Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
513235840\* +Citibank Usa, Po Box 6497, Sioux Falls, SD 57117-6497  
513235848\* +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
513235853\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
513235854\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
513235850\* +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
513235851\* +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
513235856\* +Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
513235857\* +Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346  
513235858\* +Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346  
513235863\* +Montclair Postal Ecu, 1140 Bloomfield Ave., Ste. 213 West, Caldwell, NJ 07006-7126  
513285874\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of NJ Division of Taxation, PO BOX 187, Trenton NJ 08695)  
513350722\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
513235862 ###Montclair Postal Ecu, 1140 Bloomfield Ave., Ste. 213 West, Caldwell, NJ 07006-7126  
513235876 ###Zucker Goldberg & Ackerman, Attorneys at Law, 200 Sheffield Street - Suite 301,  
PO BOX 1024, Mountainside, NJ 07092-0024

TOTALS: 0, \* 17, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor GMAC Mortgage LLC as servicer for Deutsche Bank  
National Trust Company as trustee of MASTR 2007-01 bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Frances Gambardella on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for Deutsche  
Bank National Trust Company as Trustee for MASTR Specialized Loan Trust 2007-01 Mortgage  
Pass-Through Certificates bankruptcynotice@zuckergoldberg.com  
Frances Gambardella on behalf of Creditor GMAC MORTGAGE LLC AS SERVICER FOR Deutsche Bank  
National Trust Company as Trustee for MASTR Specialized Loan Trust 2007-01 Mortgage Pass-Through  
Certificates bankruptcynotice@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor GMAC MORTGAGE LLC AS SERVICER FOR Deutsche Bank  
National Trust Company as Trustee for MASTR Specialized Loan Trust 2007-01 Mortgage Pass-Through  
Certificates jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
MASTR Specialized Loan Trust 2007-01 Mortgage Pass-Through Certificates byOcwen Loan Servicing,  
LLC as attorney in fact jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Deutsche Bank National Trust Company as trustee of  
MASTR 2007-01 jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor GMAC Mortgage LLC as servicer for Deutsche Bank  
National Trust Company as trustee of MASTR 2007-01 jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for Deutsche  
Bank National Trust Company as Trustee for MASTR Specialized Loan Trust 2007-01 Mortgage  
Pass-Through Certificates jackerman@zuckergoldberg.com  
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company as Trustee for MASTR  
Specialized Loan Trust 2007-01 Mortgage Pass-Through Certificates byOcwen Loan Servicing, LLC as  
attorney in fact jplean@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company  
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com  
Scott E. Tanne on behalf of Debtor Jose A. Marrero info@tannelaw.com, tanne.ecf.email@gmail.com  
Scott E. Tanne on behalf of Joint Debtor Consuelo O Marrero info@tannelaw.com,  
tanne.ecf.email@gmail.com

TOTAL: 13